

**WELLS  
FARGO****Account Information****Fax:** (866) 590-8910**Telephone:** (800) 416-1472**Correspondence:** PO Box 10335  
Des Moines, IA 50306**Hours of Operation:** Mon - Fri 8:00-5:00 CT**Loan Number:** 0605185628**Property Address:**216 COUNTY RD 727  
RICEVILLE, TN 37370-5729

4/7/2015

LARRY FRANK SHAMBLIN  
216 COUNTY RD 727  
RICEVILLE, TN 37370-0000

Subject: Loan modification proposal  
Borrower(s): LARRY FRANK SHAMBLIN  
Bankruptcy Case No.: 13-13179  
Loan No.: 0605185628  
Property Address:  
216 COUNTY RD 727  
RICEVILLE, TN 37370-5729

Dear LARRY FRANK SHAMBLIN:

You are eligible for a loan modification. As previously described, if you comply with the terms of the Trial Period Plan, we will modify your mortgage loan. The modification agreement below reflects the proposed modification.

As a result of your bankruptcy case, this letter is not an attempt to collect a debt from you or in any way violate any provision of the United States bankruptcy code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment. Your decision to discuss workout options with Wells Fargo Home Mortgage is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

**How you can accept this offer:**

Please review the proposal with your attorney. If the terms meet your approval, the next step is for you to file a petition with the bankruptcy court to gain their consent to modify the first mortgage. You will need to continue to make your trial period payments if applicable while we are waiting for consent from the court. When you receive written consent, please forward it to my attention. Once received, we will send the loan documents to you and your attorney for original signatures. If you are in a Chapter 13 bankruptcy case, any court consent shall provide that the lender is allowed to amend any proof of claim to reflect the amounts paid by the Chapter 13 Trustee prior to the date of the modification.

If the case has already closed, forward our office a copy of the release. If the terms are not satisfactory to you, please contact us and we will close the file with no further actions.

**Approval of the loan modification is contingent on court consent or release of the case.**

**Modification Proposal**

Current Terms		Proposed Modified Terms	
Current Unpaid Principal Balance	\$123,530.20	Post Modification Unpaid Principal Balance	\$127,151.82
Current Maturity Date	04/01/2033	Post Modification Maturity Date	05/01/2055
Current Term (in months)	215	Post Modification Term (in months)	480
Current Payment Due Date	01/01/2015	Post Modification Due Date	06/01/2015
Current Principal and Interest	\$1,034.84	Post Modification Principal and Interest	\$551.36
Current Payment Amount	\$1,219.01	Estimated Post Modification Payment Amount	\$755.67
Current Interest Rate	7.500 %	Post Modification Interest Rate	4.250 %
		Amount(Capitalized)	\$3,621.62

**If you are seeking a reaffirmation**

If you intend to reaffirm, please provide us with the agreement specific to your district. With regard to a bankruptcy, we do not have a standard reaffirmation agreement to extend because requirements vary from district to district. Once we receive your district-specific agreement, we will complete the required entries and return it to your attorney's office for the required undue hardship analysis and filing with the respective court.

**Call me today if you have any questions**

If you or your attorney has questions about the information in this letter, please call me at the number below.

Sincerely,

**TYLER OLSON**  
**HOME PRESERVATION SPECIALIST**  
**PHONE: 877-393-3751**  
**EXT: 31031**

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